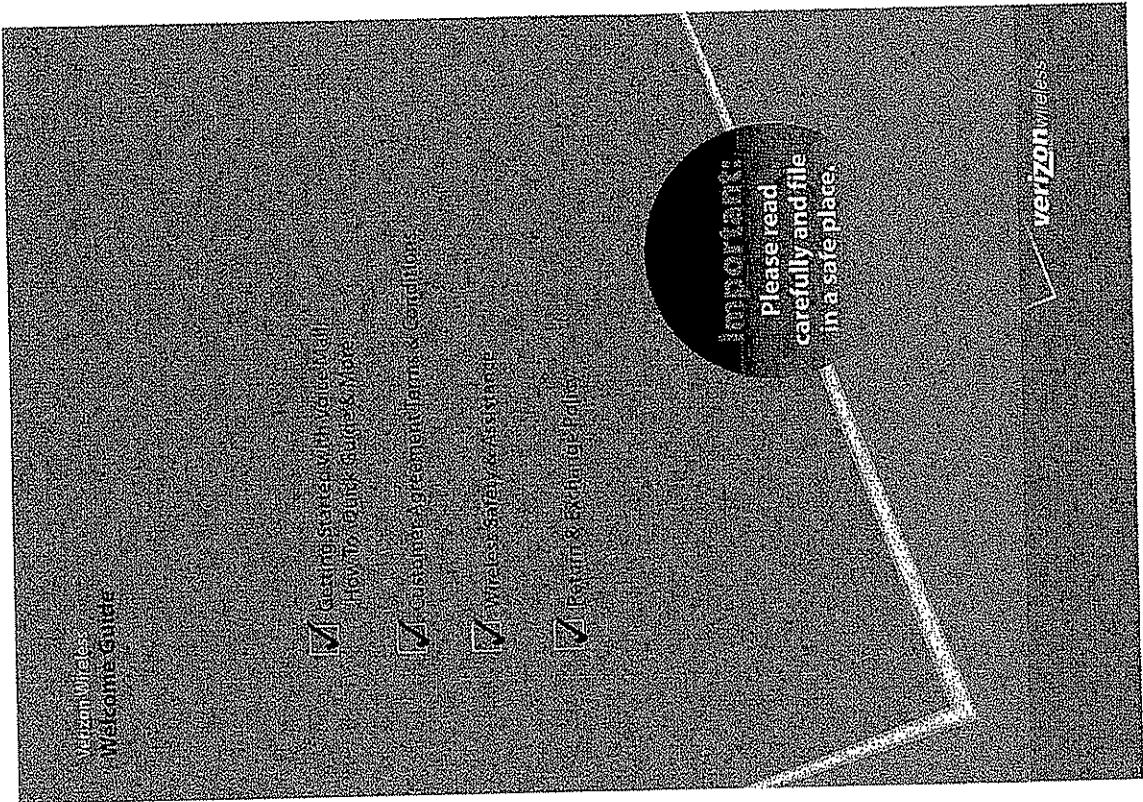


EXHIBIT B



Return Form

If you purchased your merchandise from the Verizon Wireless online store or from one of our Telemarketing or Customer Service Representatives and wish to return it, please complete the form below. Then sign, detach and return it with your merchandise. See return procedures in this brochure for details.

Returning your merchandise does not automatically terminate your service. In order to cancel your service, you MUST contact Customer Service at the phone number on your receipt.

Customer Information:

Name _____

Daytime Phone # _____

Wireless # _____

We're Not 100% Satisfied Unless You Are.

Let Us Know What You Think.

At Verizon Wireless, we really value your opinion.
Please go to verizonwirelesssurvey.com and tell us how we're doing.

I understand that in order for this return to be processed, I am required to include a copy of the original sales receipt and to return the merchandise in good condition, in the original packaging, and with all related materials enclosed. Before credit for the return is processed, the original merchandise must be returned in its entirety to the address on the return label. I will cover the original shipping label by placing the new enclosed return shipping label over the old label. The refund for return merchandise will be processed within 6-8 weeks. I understand that if I return a phone without a UPC on the box, the amount of the refund will be reduced by the amount of any mail-in rebate that was available for the phone at the time of purchase. If the purchase was made by check, one in the amount of the purchase will be issued to me. Shipping charges will not be refunded. In addition, for phone returns, I am aware of my wireless service contract obligations.

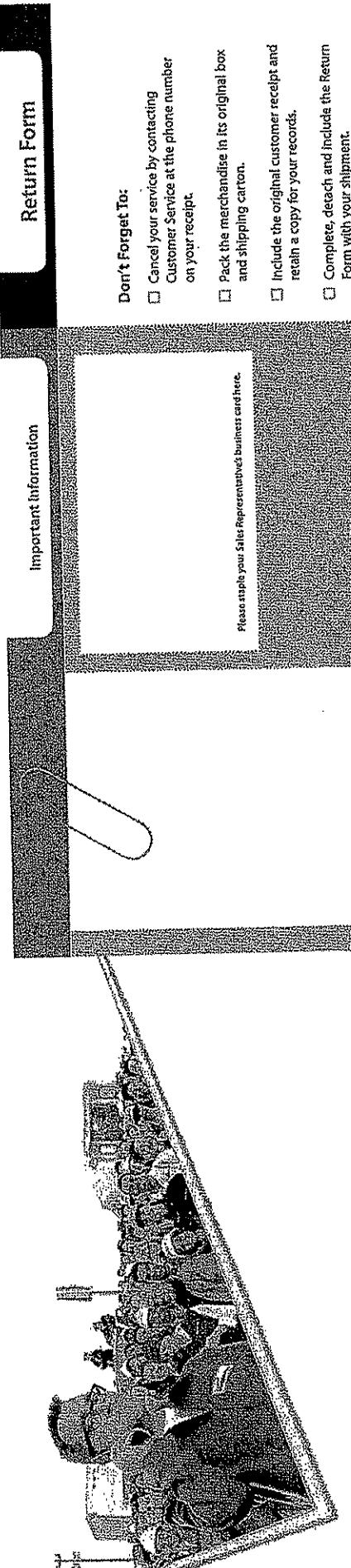
Signature (Required to process return request)

Date _____



1800 2 JOIN IN
verizonwireless.com



	<p align="center">Welcome To Verizon Wireless!</p> <p>We're glad you have joined America's Most Reliable Wireless Network.</p> <p>To help you understand your new service and make the most of all we offer, we've provided this helpful, easy-to-use guide.</p> <p>Please clip your receipts here for future use or reference.</p> <p>Please staple your Sales Representative's business card here.</p> <p>Important Information</p> <p>Don't Forget To:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Cancel your service by contacting Customer Service at the phone number on your receipt. <input type="checkbox"/> Pack the merchandise in its original box and shipping carton. <input type="checkbox"/> Include the original customer receipt and retain a copy for your records. <input type="checkbox"/> Complete, detach and include the Return Form with your shipment. <input type="checkbox"/> Complete the prepaid, preaddressed return-shipping label and affix it to the outside of the shipping carton. <input type="checkbox"/> Retain a copy of the shipping label as proof of shipment. <p>Your Wireless Phone Number is: _____</p> <p>Full Access/Authorized Contacts on Account:</p> <ol style="list-style-type: none"> 1. _____ 2. _____ 3. _____ <p>A Full Access Contact gives another person authority to manage your account or "key" account. An Authorized Contact is a great way to share responsibility with somebody you wish to have limited access to your account.</p>
--	---

IFC

IFC



Included Features

- Skip Greeting allows callers to press **2** to skip your greeting and leave messages faster.
- Language option offers a choice of English or Spanish prompts.
- Delayed message deletion allows you to reserve an accidentally deleted message before exiting the Voice Mail session.
- With Callback Number, callers are prompted to press **5** to leave a callback number in the form of a text message.
- Future Delivery allows you to record a message be sent at a future date/time.
- Distribution Lists allow you to send messages to numerous individuals at the same time (they must be equipped with Verizon Wireless Voice Mail service within your area).
- Personal Operator™ allows your calls to be forwarded to a second destination when you do not answer your phone. Whether the number you choose is your back-up number, home phone or your assistant's number, just alert your callers to press **1** so they have another way to reach you.
- Fax feature™ allows you to accept fax transmissions into your Voice Mailbox and then forward them to a fax machine for printing. Hold up to 20 pages.

How to Set Up and Listen
to Voice Mail

Here's how to set up and access your mailbox from [Windows Live Mail](#).

your wireless phone or computer.

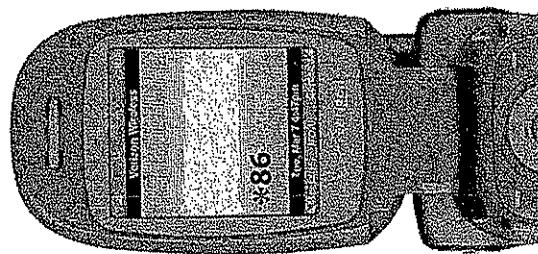
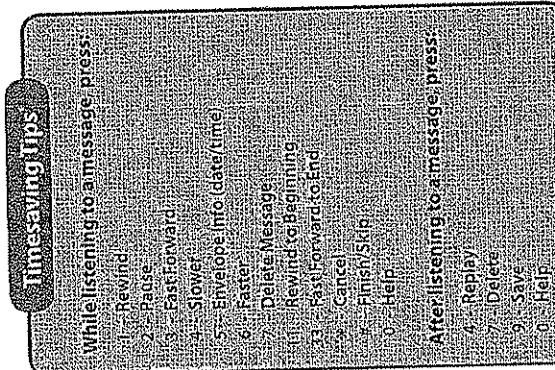
1. Dial **# 8 #** **SEND** (*#VM#).
2. If you hear your own greeting or a system greeting, press **#** to interrupt it.
3. Set Up following the prompts to create a password and greeting.
Listen: follow the prompts to enter your password, then press **#**.

Here's how to set up and access your Mailbox outside the Verizon Wireless Network or from

- 1. Dial your wireless number.
- 2. If you hear your own greeting or a system greeting, press  to interrupt it.
- 3. Set Up/follow the prompts to create a password and greeting.
Listen: follow the prompts to enter your

Note: You will know a message is waiting for you when

For additional information please go to www.wireless.com/support.



Call Getting

Call Return allows you to return a call from your Voice Mailbox after listening to a message by following the "To return a call press #3" prompt at the end of the message. The Voice Mail system will play back the caller's number and give you the option of returning the call to that number or changing it. Once your call is finished, press # to return to your mailbox at the point where you left off.

Voice Mail Options	
Basic Voice Mail	Enhanced Voice Mail
Maximum Message Length	3 minutes
Saved Messages Retained	21 days
Maximum Number of Messages	20
Monthly Access	Included
	Contact Customer Service at #611 for rates and activation

In Calling minutes do not apply to voice mail, conference or a transferring Call Return. You will be charged to establish your connection to these. Mail you a record of who you called from your wireless phone. If you have a record of who you called, you will be charged for each wireless phone call. If you have a record of who you called, you will be charged for each wireless phone call. Minutes on the telephone will be calculated by the number of minutes used in a one hour period and will be applied to the first hour of a new telephone bill. Minutes on the telephone will be deducted from the total minutes available for the month. Minutes on the telephone will be deducted from the total minutes available for the month.

Setup: The <http://192.168.1.1/> net password protected and you access it and complete the new user initial, which includes selection of a primary and secondary. Note: Mac OS X users must first install Java.

Warning: If you do not change your default settings, they will be deleted.

Group Link Phone numbers on your destination. Be sure to have VoIP. Value Max

Call Formatech, Ahmedabad Call Formatech is contact, you will not be able to access Vekta Matrix.

Call for reading to gain access.
Call Back Number: 800-227-1877 Ext. 100, Center RapidDes Helpline

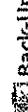
Gesamtausgabe des Stadtarchivs Berlin

नियम विवरण के अनुसार इसका नाम ब्रह्म विद्या है।

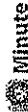
Get Feature Guide for how to use [Webkit](#) features can be found over at https://support.vtex.com/feature/calling_feature_exactly_value_mail.html.
Not available in all areas.

Manage Your Account

Manage Your Account

Added Benefits**Plus[®]** **Back-Up Protection**

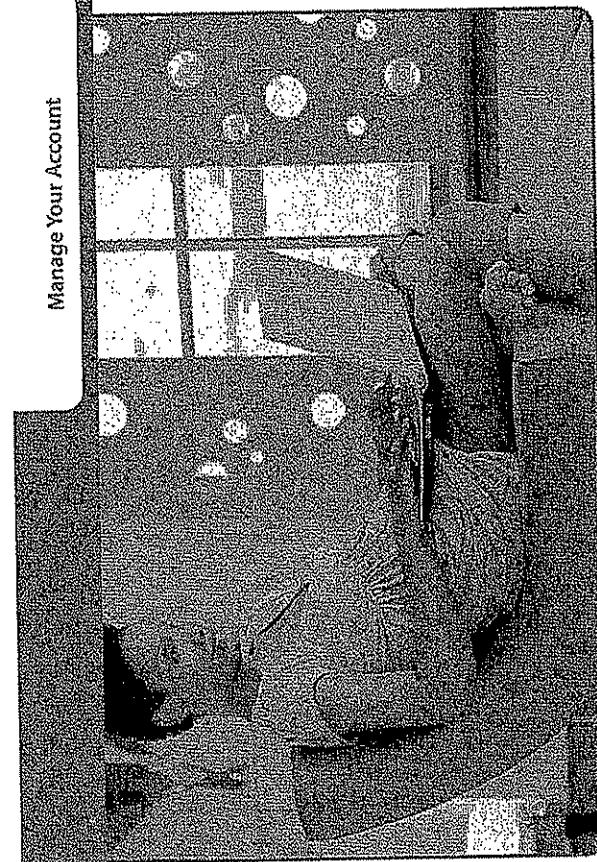
We'll back up every name, phone number, and email address on your phone, so you'll never lose them. It's a free service you get just by signing up for *My Account*!

 **Minute Check**

If you're using more minutes than your calling plan includes, we'll let you know with *Minute Check*.* *Minute Check* will periodically notify you through *My Account* if you're exceeding your plan allowance and let you know of other calling plan options that may save you money.

My Life. My Account.

You're four people with lots of different interests in one busy house. Now you each get your own sign-on with *My Account*.

 **Rebate Center**

Conveniently track and view the status of your mail-in rebates online.

 **Resource Center**

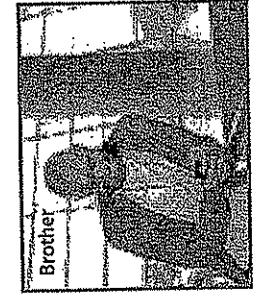
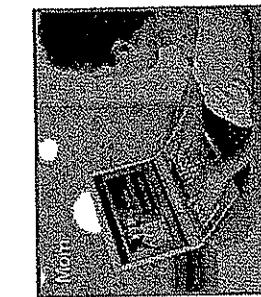
Looking for your insurance claim? Need to learn more about Global Phones and rentals? Check out our Resource Center. It's full of information you want to know!

 **Referral Program**

Coming Soon! You can track your referrals on *My Account*, and get all the information you need to refer new friends.

 **Annual Upgrade**

Sign up for a two-year agreement on a calling plan of at least \$49.99 and you can purchase a new phone at its promotional price through *My Account* every year with a two-year renewal (upgrade fee applies).

 **Your Bill.**

Manage your family's phone usage, monitor your bill, check your balance, make a payment, and more. *My Account* makes it easy for you to be in control.

 **Your Contacts.**

With *Back-Up Protection*, you can relax because all of your phone numbers, addresses, and more are backed up for free—just by joining *My Account*.

 **Your Music.**

Groove to the latest tunes! Listen to and download over 2 million songs, get Ringtones, Ringback Tones, and more on *My Account*!

 **Your Messages.**

Track how many Text, Picture, and Video Messages you've sent and received. Mom will be happy that you did!

Customer Agreement
Terms & Conditions

How to Quick Guide

Customer Agreement Terms & Conditions

Your Verizon Wireless Customer

Agreement
please carefully read this agreement, including the
Calling Plan or Plans you've chosen, before filing it in
a safe place.

*(Para una copia de este documento en español,
llame al 1.800.922.0204 o visite a nuestro website a
espanol.vzwshop.com.)*

By accepting this agreement, you're bound by its
conditions. It covers important topics such as how
long it lasts, fees for early termination and late
payments, our rights to change its conditions and
your wireless service, limitations of liability, privacy,
and settlement of disputes by arbitration instead of
in court. If you accept this agreement, it will apply to
all your services from us, including all your
existing CallCare plans and other lines in service.

Your Calling Plan YOUR CALLING PLAN BECOMES PART OF THIS AGREEMENT: Your Calling Plan includes your monthly service allowances and features, the coverage areas in which those allowances and features may be used, and the recurring access and pay-per-use charges associated with those allowances and features, all as described in the materials made available to you at the time you accepted this agreement. To the extent any condition in your Calling Plan expressly conflicts with this agreement, the condition in your Calling plan will govern. If at any time you change your service (by accepting a promotion, for example), you'll be subject to any requirements, such as a new minimum term, we set for that change.

Your Rights to Refuse or Cancel

This Agreement

THIS AGREEMENT STARTS WHEN YOU ACCEPT.

Paragraphs marked “oo” continue after it ends. You accept when you do any of the following things after an opportunity to review this agreement:

- Give us a written or electronic signature;
- Tell us orally or electronically that you accept;
- Activate your service through your wireless phone;
- Open a package that says you are accepting by opening it; or
- Use your service after making any change or addition when we tell you that the change or addition requires acceptance.

IF YOU DON'T WANT TO ACCEPT, DON'T DO ANY OF THESE THINGS. You can cancel (if you're a new customer) and not assuming another customer's service) **WITHIN 30 DAYS** of accepting. You'll still be responsible through the date for the new service and any charges associated with it.

Your Rights to Change or End Your Service; Termination Fees; Phone

Number Portability

Except as explicitly permitted by this agreement, you're agreeing to maintain service with us for your minimum term. (Periods of suspension of service don't count towards fulfillment of your minimum term.) After that, you'll become a month-to-month customer under this agreement, and an early termination fee will apply if you choose to end your service before becoming a month-to-month customer, or if we terminate it for good cause. For service activated prior to 11/16/06, the early termination fee is \$175 per wireless phone number, for service activated on or after 11/16/06, or for lines of service with a minimum terms extended on or after 11/16/06, the early termination fee is \$175, which will be reduced by \$5 for each full month toward your minimum term that you complete. (The early termination fee applies only to the extent permitted by law. If you buy your wireless phone from an authorized agent or third-party vendor, you should check to see if they charge a separate termination fee.) If you terminate your service as of the end of your minimum term, you won't be responsible for any remaining part of your monthly billing cycle. Otherwise, all terminations by you during a monthly billing cycle become effective on the last day of that billing cycle. You'll remain responsible for all fees and charges incurred until then, and won't be entitled to any partial month credits or refunds. You may be able to take, or "port," your current wireless phone number to another service provider. If you request your new service provider to port a number from us, and we receive your request from that new service provider, we'll treat it as notice from you to terminate our service for that number upon successful completion of porting. After the porting is completed, you won't be able to use our service for that number. You'll remain responsible for any early termination fee, and for all fees and charges through the end of that billing cycle, just like any other termination. If you're porting a phone number to us from another company, we may not be able to provide you some

services, such as 911 location services, immediately.

Our Rights to Make Changes

Your service is subject to our business policies, practices, and procedures, which we can change without notice. UNLESS OTHERWISE PROHIBITED BY LAW, WE CAN ALSO CHANGE PRICES AND ANY OTHER CONDITIONS IN THIS AGREEMENT AT ANY TIME BY SENDING YOU WRITTEN NOTICE PRIOR TO THE BILLING PERIOD IN WHICH THE CHANGES WOULD GO INTO EFFECT. IF YOU CHOOSE TO USE YOUR SERVICE AFTER THAT POINT, YOU'RE ACCEPTING THE CHANGES. IF THE CHANGES HAVE A MATERIAL ADVERSE EFFECT ON YOU, HOWEVER, YOU CAN END THE AFFECTED SERVICE WITHOUT ANY EARLY TERMINATION FEE, JUST BY CALLING US WITHIN 60 DAYS AFTER WE SEND NOTICE OF THE CHANGE.

Charges and Fees We Set

You agree to pay all access, usage, and other charges and fees we bill you or that the user of your wireless phone accepted, even if you weren't the user of your wireless phone and didn't authorize its use. These include Federal Universal Service, Regulatory and Administrative Charges, and may also include other charges related to our governmental costs. We set these charges. They aren't required by law, are kept by us in whole or in part, and the amounts and what's included are subject to change. You may have to pay fees to begin service or reconnect suspended service. Usage charges may vary depending on where, when, and how you call. You have a Home Rate and Coverage Area and a Local Calling Area (which may be different). When you call from inside a Local Calling Area to somewhere outside of it or call from anywhere outside a Local Calling Area, there may be toll, regional calling, or long distance charges in addition to airtime (we provide or select the long distance service for calls on our network). When you make a call inside your Local Calling Area that uses a local phone company's lines (for example, a call to a typical home phone number), we may charge landline or connection fees. We charge airtime for most calls, including toll-free and operator-assisted calls. Additional features and services such as operator or directory assistance, call dialing, calling card use, Call Forwarding, data calls, automatic call delivery, Voice Mail, Text Messaging, and wireless Internet access, may have additional charges. Features such as Call Waiting, Call Forwarding, or 3-Way Calling involve multiple calls and multiple charges.

Your Wireless Phone Number and Caller ID

You don't have any rights in any personal identification number, email address, or identifier we assign you (we'll tell you if we decide to change or reassign them). The same is true of your wireless phone number, except for any right you may have to port it. Your wireless phone number and name may show up when you call someone. You can block this "Caller ID" for most calls by dialing *67 before each call, or by ordering per-line call blocking (dialing #32 to unblock) where it's available. You can't block Caller ID to some numbers, such as toll-free numbers.

Your Rights for Dropped Calls or Interrupted Service

If you get disconnected by our network from a voice call in your Home Rate and Coverage Area, redial. If the same number answers within 5 minutes, call us within 90 days and we'll give you a 1-minute service when your phone isn't in range of a

airline credit. If service is interrupted in your Home Rate and Coverage Area for more than 24 hours in a row due to our fault, call us within 180 days and we'll give you a credit for the period of interruption. These are your only rights for dropped calls or interrupted service.

Payments, Deposits, Credit Cards, and Checks

Payment is due in full as stated on your bill. If we don't receive payment in full when due, we may, to the extent permitted by the law of the state of the billing address we have on file for you at the time, charge you a late fee of up to 1.5 percent a month (18 percent annually), or a flat \$5 a month, whichever is greater, on unpaid balances. (If you choose another company to bill you for our service (such as another Verizon company), late fees will be set by that party or by its tariffs, which may be higher than our late fee rate.) We may also charge you for any collection agency fees that we are charged by a collection agency we use to collect from you if it is permitted by the law of the state where you have your billing address when we first send your account to a collection agency. We may require an advance deposit (or an increased deposit) from you. We'll pay simple interest on any deposit at the rate the law requires. Please retain your evidence of deposit. You agree that we can apply deposits, payments, or prepayments in any order to any amounts you owe us on any account. You can't use a deposit to pay any bill unless we agree. We refund final credit balances or less than \$1 only upon request. We won't honor limiting notations you make on or with your checks. We may charge you up to \$25 for any returned check, depending on applicable law.

If Your Wireless Phone Is Lost or Stolen

If your wireless phone is lost or stolen, it is very important that you notify us immediately for your own protection, so that we can suspend your service to prevent further usage. If your bill shows charges to your phone after the loss, but before you reported it, and you want a credit for those charges, we will investigate your account activity. You do not have to pay the charges you dispute while they are being investigated to determine whether the charges resulted from usage by someone not authorized to use the phone. Further, if we haven't given you a courtesy suspension of recurring monthly fees within the prior year, we'll give you one for 30 days,

and roam on another company's network even when you're within your Home Rate and Coverage Area or Local Calling Area. There may be extra charges (including charges for long distance, tolls, or calls that don't connect) and higher rates for roaming calls, depending on your Calling Plan.

Your Bill

Your bill is our notice to you of your fees, charges and other important information. You should read everything in your bill. We bill usage charges after calls are made or received. We bill access fees and some other charges in advance. You can view your detailed bill online. We'll also send you a streamlined bill without call detail (or a detailed bill if you request one, subject to any applicable fee). We may charge a fee for bill reprints. If you choose Internet billing (where available), you waive any right to paper bills or notices.

How We Calculate Your Bill

Your bill reflects the fees and charges in effect under your calling plan at the time they're incurred. You can dispute your bill, but only within 180 days of receiving it. Unless otherwise provided by state law, you must still pay any disputed charges until the dispute is resolved. Charges may vary depending on where your wireless phone is when a call starts. If a charge depends on an amount of time used, we'll round up any fraction of a minute to the next full minute. Time starts when you first press **SEND**, or the call connects to a network on outgoing calls, and when the call connects to a network (which may be before it rings) on incoming calls. Time may end several seconds after you press **END**, or the call otherwise disconnects. For calls made on our network, we only bill for calls that are answered (which includes calls answered by machines). Most calls, additional features and services such as operator or directory assistance, call dialing, calling card use, Call Forwarding, data calls, automatic call delivery, Voice Mail, Text Messaging, and wireless Internet access, may have additional charges. Features such as Call Waiting, Call Forwarding, or 3-Way Calling involve multiple calls and multiple charges.

Taxes, Fees, and Surcharges We Don't Set

You agree to pay all taxes, fees, and surcharges set by the government. We may not always give advance notice of changes to these items. If you're tax-exempt, you must give us your exemption certificates and pay for any filings we make.

Roaming and Roaming Charges

You "roaming" whenever you make or receive a call using a transmission site outside your Home Rate and Coverage Area, or using another company's transmission site. Your wireless phone may sometimes connect to

or until you replace or recover your wireless phone, whichever comes first. You may need to provide further information regarding the theft or loss if we ask for it.

Our Rights to Limit or End Service or This Agreement

You agree not to resell our service to someone else without our prior written permission. You also agree your wireless phone won't be used for any other purpose that isn't allowed by this agreement or that's illegal. You agree that you won't install, deploy or use any regeneration equipment or similar mechanism (for example, a repeater) to originate, amplify, enhance, retransmit or regenerate a transmitted RF signal. We can, without notice, limit, suspend, or end your service or any agreement with you for this or any other good cause, including, but not limited to: (i) if you: (a) breach this agreement; (b) pay late more than once in any 12 months; (c) incur charges larger than a required deposit or billing limit (even if we haven't yet billed the charges); (d) provide credit information we can't verify; (e) become insolvent or go bankrupt; (f) file to us; (g) allow anyone to tamper with your phone; or (ii) if you, any user of your phone, or any authorized contact on your account: (a) threatens or commits violence against our representatives; (b) uses vulgar and/or inappropriate language toward our representatives; (c) steals from us; (d) harasses our representatives; (e) interferes with our operations; (f) "spams" or engages in other abusive messaging or calling; (g) modifies your phone from its manufacturer's specifications; or (h) uses the service in a way that adversely affects our network or other customers. We can also temporarily limit your service for any operational or governmental reason. If you file for bankruptcy, our rights to limit, suspend, or end your service or any agreement with you will be governed by bankruptcy law.

Directory Information
We don't publish directories of our customers' phone numbers. We don't provide them to third parties for listing in directories either.

Your Privacy - IMPORTANT INFORMATION - PLEASE READ CAREFULLY BEFORE MAKING YOUR PURCHASE DECISION
In the course of providing services to you, we may collect certain information that is made available to us solely by virtue of our relationship with you, such as information about the quantity, technical configuration, type, destination, and amount of

your use of the telecommunications services you purchase. This information and related billing information is known as Customer Proprietary Network information, or CPNI. (CPNI does not include your name, address, and wireless phone number.) Further, except as provided in this agreement, we won't intentionally share personal information about you without your permission. WE MAY USE AND SHARE INFORMATION ABOUT YOU AND HOW YOU USE THE SERVICES; (A) SO WE CAN PROVIDE OUR GOODS OR SERVICES; (B) SO OTHERS CAN PROVIDE GOODS OR SERVICES TO US, OR TO YOU ON OUR BEHALF; (C) SO WE OR OUR AFFILIATES CAN COMMUNICATE WITH YOU ABOUT GOODS OR SERVICES THAT ANY OF US OFFER (ALTHOUGH YOU CAN CALL US ANYTIME IF YOU DON'T WANT US TO DO THIS); (D) TO PROTECT OURSELVES; OR (E) AS REQUIRED BY LAW, LEGAL PROCESS, OR EXIGENT CIRCUMSTANCES. IN ADDITION, WE MAY INCLUDE OUR OWN OR THIRD-PARTY ADVERTISING IN THE SERVICES YOU'VE PURCHASED FROM US, AND WE MAY SHARE INFORMATION ABOUT YOU WITH AFFILIATES, VENDORS AND THIRD PARTIES TO, IN ADDITION TO THE ABOVE REASONS, DELIVER RELEVANT ADVERTISING TO YOU WHILE USING THE SERVICES. WE MAY COLLECT AND TRANSMIT INFORMATION REGARDING YOUR USE OF THE SERVICES THROUGH APPLICATIONS OR OTHER SOFTWARE PRESENT ON YOUR DEVICE. IF YOU AUTHORIZE US TO USE YOUR INFORMATION FOR THESE PURPOSES, Further, you've authorized us to investigate your credit history at any time and to share credit information about you with credit reporting agencies and our affiliates. If you ask, we'll tell you the name and address of any credit agency that gives us a credit report about you. It's illegal for unauthorized people to intercept your calls, but such interceptions can occur. For training or quality assurance, we may also monitor or record our calls with you.

Special Discounts
You may be eligible for a discount on your monthly access fees based on your affiliation with an organization that has an agreement with us, or if you qualify under a government employee discount program. When you make changes to your account, we may require you to validate that you still meet the eligibility requirements for the discount. You understand that by participating in a discount program (other than a government

employee discount program), we may release certain information relating to your service (including your name, your wireless telephone number, and total monthly charge) to your organization. We may adjust your discount in accordance with your organization's agreement with us and remove your discount after your minimum term expires or if you end or change your affiliation with the organization. You agree that your affiliation with the organization or your organization's agreement with us, shall not be considered to have a material adverse effect on you.

Disclaimer of Warranties

We make no representations or warranties, express or implied, including, to the extent permitted by applicable law, any implied warranty of merchantability or fitness for a particular purpose concerning your service or your wireless phone. We can't promise uninterrupted or error-free service and don't authorize anyone to make any warranties on our behalf. This doesn't deprive you of any warranty rights you may have against anyone else.

Waivers and Limitations of Liability

UNLESS THE LAW FORBIDS IT, IN ANY PARTICULAR CASE, WE EACH AGREE TO LIMIT CLAIMS FOR DAMAGES OR OTHER MONETARY RELIEF AGAINST EACH OTHER TO DIRECT DAMAGES. THIS LIMITATION AND WAIVER WILL APPLY REGARDLESS OF THE THEORY OF LIABILITY, WHETHER FRAUD, MISREPRESENTATION, BREACH OF CONTRACT, PERSONAL INJURY, PRODUCTS LIABILITY, OR ANY OTHER THEORY. THIS MEANS THAT NEITHER OF US WILL SEEK ANY INDIRECT, SPECIAL, CONSEQUENTIAL, TREBLE, OR PUNITIVE DAMAGES FROM THE OTHER. THIS LIMITATION AND WAIVER ALSO APPLIES TO ANY CLAIMS YOU MAY BRING AGAINST ONE OF OUR SUPPLIERS, TO THE EXTENT THAT WE WOULD BE REQUIRED TO INDEMNIFY THE SUPPLIER FOR SUCH CLAIM. You agree we aren't liable for problems caused by you or a third party, by buildings, hills, network congestion, tunnels, weather, or other things we don't control; or by any act of God. You also agree we aren't liable for missed Voice Mails, or deletions of Voice Mails from your Voice Mailbox (if you have one), even if you've saved them, or for other information that may be lost or deleted if we service your phone. If another wireless carrier is involved in any dispute (for example, while you roam), you also agree to any limitations of liability in its favor that it imposes.

Dispute Resolution and Mandatory Arbitration
WE EACH AGREE TO SETTLE DISPUTES (EXCEPT CERTAIN SMALL CLAIMS) ONLY BY ARBITRATION, THERE'S NO JUDGE OR JURY IN ARBITRATION, AND REVIEW IS LIMITED, BUT AN ARBITRATOR CAN AWARD THE SAME DAMAGES AND RELIEF AS A COURT WOULD, IF AN APPLICABLE STATUTE PROVIDES FOR AN AWARD OF ATTORNEY'S FEES, AN ARBITRATOR CAN AWARD THEM TOO. WE ALSO EACH AGREE TO THE FULLEST EXTENT PERMITTED BY LAW, THAT:

- (1) THE FEDERAL ARBITRATION ACT APPLIES TO THIS AGREEMENT, EXCEPT FOR QUALIFYING SMALL CLAIMS COURT CASES, ANY CONTROVERSY OR CLAIM ARISING OUT OF OR RELATED TO THIS AGREEMENT, OR ANY PRIOR AGREEMENT FOR WIRELESS SERVICE WITH US OR ANY OF OUR AFFILIATES OR, PREDECESSORS IN INTEREST, OR ANY PRODUCT OR SERVICE PROVIDED UNDER OR IN CONNECTION WITH THIS AGREEMENT OR SUCH A PRIOR AGREEMENT, OR ANY ADVERTISING FOR SUCH PRODUCTS OR SERVICES, WILL BE SETTLED BY ONE OR MORE NEUTRAL ARBITRATORS BEFORE THE AMERICAN ARBITRATION ASSOCIATION ("AAA") OR BETTER BUSINESS BUREAU ("BBB"). YOU CAN ALSO BRING ANY ISSUES YOU MAY HAVE TO THE ATTENTION OF FEDERAL, STATE, OR LOCAL GOVERNMENT AGENCIES AND THEY CAN, IF THE LAW ALLOWS, SEEK RELIEF AGAINST US ON YOUR BEHALF.
- (2) FOR CLAIMS OVER \$10,000, THE AAA'S WIRELESS INDUSTRY ARBITRATION ("WIA") RULES WILL APPLY, FOR CLAIMS OF \$10,000 OR LESS, THE COMPLAINING PARTY CAN CHOOSE EITHER THE AAA'S SUPPLEMENTAL PROCEDURES FOR CONSUMER-RELATED DISPUTES, AN INDIVIDUAL ACTION IN SMALL CLAIMS COURT, OR THE BBB'S RULES FOR BINDING ARBITRATION. EACH OF US MAY BE REQUIRED TO EXCHANGE RELEVANT EVIDENCE IN ADVANCE, IN LARGE/COMPLEX CASES UNDER THE WIA RULES, THE ARBITRATORS MUST APPLY THE FEDERAL RULES OF EVIDENCE AND THE LOSER MAY HAVE THE AWARD REVIEWED BY A PANEL OF THREE NEW ARBITRATORS.
- (3) YOU CAN OBTAIN PROCEDURES, RULES, AND FEE INFORMATION FROM THE AAA (WWW.ADR.ORG), THE BBB (WWW.BBB.ORG), OR FROM US. THIS AGREEMENT DOESN'T PERMIT CLASS ARBITRATIONS EVEN IF THOSE PROCEDURES OR RULES WOULD, IN EXCHANGE FOR YOUR AGREEMENT TO ARBITRATE ON AN INDIVIDUAL BASIS, WHERE PROVIDED BY YOU A FREE INTERNAL MEDIATION PROGRAM. MEDIATION IS A PROCESS FOR MUTUALLY RESOLVING DISPUTES. A

About You

• You represent that you're at least 18 years old and have the legal capacity to accept this agreement. If you're ordering for an organization, you're representing that you're authorized to bind it, and where the context requires, "you" means the organization.

About This Agreement

• A waiver of any part of this agreement in one instance isn't a waiver of any part or any other instance. You can't assign this agreement or any of your rights or duties under it, we may assign all or part of this agreement or your debts to us without notice, and you agree to make all subsequent payments as instructed. NOTICES ARE CONSIDERED DELIVERED WHEN WE SEND THEM BY EMAIL OR FAX TO ANY EMAIL OR FAX NUMBER YOU'VE PROVIDED TO US, OR 3 DAYS AFTER MAILING TO THE MOST CURRENT BILLING ADDRESS WE HAVE ON FILE FOR YOU, IF BY US, OR TO THE CUSTOMER SERVICE ADDRESS ON YOUR MOST RECENT BILL, IF BY YOU. If any part of this agreement, including any part of its arbitration provisions, is held invalid, that part may be severed from this agreement. This agreement and the documents to which it refers form the entire agreement between us on their subjects. You can't rely on any other documents or statements on those subjects by any sales or service representatives, and you have no other rights with respect to service or this agreement, except as specifically provided by law. This agreement isn't for the benefit of any third party except our parents, affiliates, subsidiaries, agents, and predecessors and successors in interest. Except to the extent we've agreed otherwise in the provisions on late fees, collection costs and arbitration, or as required by Federal law, this agreement and disputes covered by it are governed by the laws of the state encompassing the area code assigned to your wireless phone number when you accepted this agreement, without regard to the conflicts of laws rules of that state.

(4) IF YOU REQUEST MEDIATION UNDER OUR PROGRAM, WE'LL ASSIGN SOMEONE (WHO MAY BE FROM OUR COMPANY) NOT DIRECTLY INVOLVED IN THE DISPUTE TO MEDIATE. THAT PERSON WILL HAVE ALL THE RIGHTS AND PROTECTIONS OF A MEDIATOR. NOTHING SAID IN THE MEDIATION CAN BE USED IN A LATER ARBITRATION OR LAWSUIT. CONTACT US AT VERIZONWIRELESS.COM OR THROUGH CUSTOMER SERVICE TO FIND OUT MORE.

(5) ANY ARBITRATION AWARD MADE AFTER COMPLETION OF AN ARBITRATION IS FINAL AND BINDING AND MAY BE CONFIRMED IN ANY COURT OF COMPETENT JURISDICTION. AN AWARD AND ANY JUDGMENT CONFIRMING IT ONLY APPLIES TO THE ARBITRATION IN WHICH IT WAS AWARDED AND CAN'T BE USED IN ANY OTHER CASE EXCEPT TO ENFORCE THE AWARD ITSELF.

(6)

IF FOR SOME REASON THE PROHIBITION ON CLASS ARBITRATIONS SET FORTH IN SUBSECTION (3) ABOVE IS DEEMED UNENFORCEABLE, THEN THE AGREEMENT TO ARBITRATE WILL NOT APPLY. FURTHER, IF FOR ANY REASON A CLAIM PROCEEDS IN COURT RATHER THAN THROUGH ARBITRATION, WE EACH WAIVE ANY TRIAL BY JURY.

Wireless Safety & Assistance

Safety Is Your First Priority

For your well-being and the well-being of those around you, you should always use your wireless phone responsibly while driving. The following recommendations and reminders are not only recommended, they may be mandatory in your area.

- When behind the wheel, safe and responsible driving is always your first priority.
- Do not manually dial or look up phone numbers when driving. Pre-program important and frequently-dialed numbers and use the voice-activated and speed-dialing features of your phone. Do not take notes while driving.
- Using a wireless phone while driving may increase your risk of distraction, whether or not you use a hands-free device. To eliminate this risk, consider turning your phone off and allowing calls to go to Voice Mail.
- The risk of using a wireless phone while driving may be increased during hazardous traffic or weather conditions. When driving in these conditions, consider turning your phone off and allowing calls to go to Voice Mail.
- If you choose to talk while driving, always use a hands-free device. Make sure your hands-free device is on and working before driving.
- Do not engage in complex, stressful, or emotional calls while driving.
- Know your wireless phone number so emergency personnel can call you back. You may want to write it down and keep it in your car for quick reference.

Toll-Free Calls and Emergency Services

Calls to 800, 855, 866, 877 and 888 numbers are toll free; however, you will be billed for airtime. The exceptions are calls to Verizon Wireless Customer Service and Technical Support (press #, 6, 1, 2, 3, 4, 5, 6, 7, 8, 9, 0 from your wireless phone) and emergency calls (911), which are toll and airtime free. 911 Emergency Assistance: #, 1, 1, 2, 3, 4, 5, 6, 7, 8, 9, 0 (toll-and airtime-free from your wireless phone).

Fraud Prevention

Verizon Wireless wants to protect your privacy and works hard to prevent unauthorized phone usage or fraud. Wireless phone numbers and calls are capable of being intercepted by someone with

specialized equipment. We use anti-fraud technology to make fraudulent calling very difficult, particularly on digital calls. When roaming in some areas outside our network, you may still need to enter a PIN code before you can place calls. If you did not receive a PIN code when you enrolled for service, and you need one, please call Customer Service.

Here are some other steps you can take to protect yourself:

- Report a lost or stolen phone to the police and Verizon Wireless immediately.
- Never leave your phone unattended, especially in your office or car.
- When not in use, lock phone using your lock code.
- Review your bill and report any suspicious calling activity. If we conclude that the calls are fraudulent, you will not be held responsible for the charges.
- Record your phone's electronic serial number in the back of this Welcome Guide and keep it in a safe place.
- Have your phone serviced only at a Verizon Wireless Communications Store or an authorized agent or retailer, manufacturer's service center, or other repair center authorized by the manufacturer.

FCC Rules and Regulations

The Federal Communications Commission (FCC) requires that wireless phones be operated in accordance with FCC rules and regulations and under supervision of the licensee. Severe punishment can result from failure to comply with the following regulations:

- No person shall knowingly utter or transmit any false or fraudulent signal or distress communication.
- No person shall willfully or maliciously interfere with, or cause interference to, any radio communication or signal.
- It is unlawful to "listen in" on conversations intended for others or to divulge any information thereby obtained.
- No person shall utter any obscene, indecent or profane language by means of radio communication.

National Do Not Call Registry Program as it Relates to Your Wireless Phone

FCC regulations prohibit telemarketers from using automated dialers to call wireless phone numbers.

- The federal government does not maintain a national wireless phone registry.
- Personal wireless phone users can add their wireless numbers to the National Do Not Call Registry by either of the following methods:
 - By telephone: 1-888-382-1222 from the telephone number you wish to register.
 - Online at: www.donotcall.gov.
- Assistive Communication Devices**
Registrations become effective within 31 days of signing up and are active for five years. There is no cutoff date or deadline for registrations.
For more detailed information, Please go to www.fcc.gov.
- Age-Restricted and "Explicit" Labeled Content**
We currently restrict from our offered services content that, benchmarked against other media distribution sources, would be considered inappropriate for people up to and including the age of 17. We have no plans to offer services that are rated for people age 18 or older, and will not do so until we have implemented appropriate age-restriction systems. Internet access and peer-to-peer communications like email, text messaging and phone calls are not included in services that are restricted. Parents should use their best judgment when permitting their children to use such services. Please note that some songs or albums available through V CAST Music may contain strong language or depictions of violence, sex, or substance abuse. Music that a record company has labeled as "Explicit" is labeled as such in the V CAST Music catalog, although not all record companies use this label, and those that do may consider different factors in determining how to apply it. The label is intended to alert customers of content that they may wish to avoid due to personal preference, or that they may find inappropriate

for their children, but not all songs or albums with potentially offensive lyrics are labeled.

Security Deposit

You may have been asked to leave a security deposit at the time you activated your wireless service. You are eligible to receive your security deposit back at the end of one year of uninterrupted service, or upon termination of your service. Your deposit will automatically be refunded after one year, including interest, provided that you have kept your account in "good standing" (this means that you paid your bill continuously for one year in a timely manner). This refund may take up to three billing cycles to be processed. Should you be disconnected at any time during the first year for lack of payment, you forfeit any interest accrued during that time frame. If you terminate your service, but have not paid your final bill, the deposit will be applied to your account, and you will receive any remaining funds. If your service is terminated after the initial 30-day "Worry Free Guarantee" period but before the end of your minimum term, your deposit will be applied against the \$175 early termination fee in addition to any outstanding balance before a check is processed.

Return & Exchange Policy

Phone/Accessory Return Policy

We will gladly accept returns or make exchanges on all merchandise purchased from Verizon Wireless.

Age-Restricted and "Explicit" Labeled Content

We currently restrict from our offered services content that, benchmarked against other media distribution sources, would be considered inappropriate for people up to and including the age of 17. We have no plans to offer services that are rated for people age 18 or older, and will not do so until we have implemented appropriate age-restriction systems. Internet access and peer-to-peer communications like email, text messaging and phone calls are not included in services that are restricted. Parents should use their best judgment when permitting their children to use such services. Please note that some songs or albums available through V CAST Music may contain strong language or depictions of violence, sex, or substance abuse. Music that a record company has labeled as "Explicit" is labeled as such in the V CAST Music catalog, although not all record companies use this label, and those that do may consider different factors in determining how to apply it. The label is intended to alert customers of content that they may wish to avoid due to personal preference, or that they may find inappropriate

you will be responsible for all applicable usage fees, access charges, taxes, surcharges or other charges that accrued to your account through the termination date, including an Early Termination Fee of up to \$175.

If you return your merchandise, even by mistake, more than 30 days after your purchase, you will not receive a refund and the merchandise you returned will not be returned to you.

At our discretion, we may decline your return or charge you a fee for a missing item, or for items that we determine are damaged or require service. If you return and we accept your merchandise within the 30-day return period, we will refund your merchandise's purchase price. If you return phone without a UPC on the box, the amount of the refund will be reduced by the amount of any mail-in rebate that was available for the phone at the time of purchase. Purchases made by check, credit card or gift card, respectively, if you received your merchandise through a "Buy One, Get One Free" or similar offer, both items must be returned in order to receive a refund. If you received a discount based on the purchase of an item, the return of that item will result in the forfeit of the discount, which may be deducted from any refund amount. For exchanges for the same merchandise make and model, only the item to be exchanged needs to be included. If Verizon Wireless must remove installed equipment from a vehicle or fixed location in order to return or exchange it, you will be charged a service fee.

Opened software purchased separately may be exchanged only for the exact same item at a Verizon Wireless Communications Store and may not be returned for refund.

Before returning or exchanging any product that has data in its memory, please transfer all files you wish to retain to another file source. Once the product is returned, your files cannot be recovered.

This return policy does not apply to customers who have purchased a Prepay Calling Plan.

Because the FCC requires that carriers convert nearly all of their handsets to GPS capability, Verizon Wireless will no longer allow non-GPS phones to be activated on our network. If you upgrade from a non-GPS-capable to a GPS-capable phone and then return it within the 30-day period, Verizon Wireless will not allow the older non-GPS-capable phone back on our network. We will, however, allow you to exchange your new phone for another GPS-capable device that will meet your needs.

Return and Service Termination

You may return any or all of your merchandise for any reason within 30 days of purchase. The original customer receipt must accompany all returns. If you cancel your service after the 30-day period, but prior to the expiration of your minimum term,

- follow the instructions below to process your return:
- Returning your merchandise does not automatically terminate your service. In order to cancel your service, you **MUST** contact Customer Service at the phone number on your receipt.
- Pack the merchandise (including phone, charger, battery, instructions, etc.) in its ORIGINAL box and shipping carton.
- All merchandise must be in like-new condition. The original customer receipt must accompany all returns. Refunds will only be issued to the purchaser whose name appears on the receipt. Merchandise is not eligible to be returned if the UPC code for the box is missing. Please retain a copy of the receipt for your records.
- Complete the Return Form at the back of this brochure, detach, and include with your shipment.
- Complete the prepaid, preaddressed return shipping label enclosed with your purchase. Be sure to include your name on the label and affix it to the outside of the shipping carton. Please retain a copy of the shipping label. This is proof of shipment, which contains your tracking information. Verizon Wireless cannot process any claims, or provide refunds, for lost or missing returns without this tracking information. The shipping label should be addressed to:

Verizon Wireless
C/O New Breed
4320 N. Sylvan Avenue
Fort Worth, TX 76137

- Call 1-800-GO-FEDEx (1-800-463-3339) to schedule a pickup or simply drop the package off at any Federal Express station. Please do not send your merchandise through the post office, as Verizon Wireless will not pay postage.
- To track your return shipment via FEDEX call 1-800-GO-FEDEx or 1-800-238-5355. You can also track your return shipment online at www.fedex.com. If your return shipment is via another carrier, please see carrier's return label for specific tracking procedures.
- If you purchased your merchandise from a Verizon Wireless Communications Store, please follow the instructions below to process your return:
- Customers who purchased their merchandise at a Verizon Wireless Communications Store should return / exchange their merchandise at a Verizon Wireless Communications Store only.
- Pack the merchandise (including phone, charger, battery, instructions, etc.) in its ORIGINAL box.

All merchandise must be in like-new condition. The original customer receipt must accompany all returns. Merchandise is not eligible to be returned if the UPC code for the box is missing. Please retain a copy of the receipt for your records.

Return the merchandise to any Verizon Wireless Communications Store.

Returning your merchandise does not automatically terminate your service. Cancellation of service can only be done at the request of the customer. If you purchased your equipment from another retailer, the retailer's return policy applies.

Gift Card Returns

Gift Cards can be returned at a Verizon Wireless Communications Store within 30 days of the date of purchase if accompanied by the original receipt. If the Gift Card was purchased from the Verizon Wireless online store, please visit your nearest Verizon Wireless Communications Store to process the return. The online store is unable to process Gift Card returns.

Exchange New Merchandise

Within 30 days of purchase of new merchandise, you may exchange it one time. In order to make the exchange, return the merchandise (including phone, charger, battery, instructions, etc.) in its ORIGINAL box. All merchandise must be in like-new condition. Please have your customer receipt available as proof of purchase. Shipping charges may apply to exchange merchandise sent to you by Verizon Wireless.

If you purchased your merchandise from the Verizon Wireless online store or over the phone from one of our Telemarketing or Customer Service representatives, please contact the phone number on your customer receipt for more details on completing your exchange. If you purchased your merchandise from a Verizon Wireless Communications Store, please contact the store for more information on completing your exchange.

If you purchased your merchandise from another retailer, the retailer's exchange policy applies.

Eligible Defective Handset Exchanges

If your phone malfunctions as a result of a manufacturing defect after the return and exchange period but within the first year that you own the phone, Verizon Wireless will either exchange your phone for a like unit or one of comparable quality at no cost to you, or assist you in sending the phone to the manufacturer's authorized repair facility. If you choose to exchange your phone, the phone you receive may be refurbished equipment. Once you have exchanged your phone, we will not

be able to undo the exchange and return your original phone to you. If you have difficulty with the refurbished phone, Verizon Wireless will replace it with another refurbished phone. Refurbished phones will carry the remaining warranty period from the original phone, or 90 days, whichever is greater. Unless you have enrolled in the Extended Warranty or Total Equipment Coverage program, Verizon Wireless will assess a fee for equipment that is replaced due to electrical malfunction or manufacturer defect after the one-year warranty period.

Phones subjected to neglect, misuse, water damage, unreasonable wear and tear, and the like, are not eligible for any return or exchange program. This program does not cover lost or stolen phones. These policies do not limit or supersede any existing manufacturer's warranties.

This program may be considered to be a "warranty" or "service contract" in certain states. In these states, please refer to the Verizon Wireless Consumer brochure for full details.

For additional information, visit these helpful links:

Voice Mail & Calling Features

For assistance on how to use calling features like Voice Mail, Call Forwarding, and 3-Way Calling, visit:
http://support.vzw.com/features/calling_features/basic_voice_mail.html
http://support.vzw.com/features/calling_features/call_forwarding.html
http://support.vzw.com/features/calling_features/3_way_calling.html

Bluetooth®

For assistance on how to use Bluetooth and what functionality is available for your device, visit:
verizonwireless.com/bluetooth

VZ Navigator™

To learn about or for information on how to get, set up and where you can use VZ Navigator, visit:
verizonwireless.com/vznavigator

Chaperone™

To learn about or for information on how to set up, manage and where you can use Chaperone, visit:
verizonwireless.com/chaperone



Let's Get Started

Review Your Calling Plan

(refer to your Consumer or Business Brochure for details)

- Activation Fee
- Monthly Access Charge for Calling Plan
- Monthly Anytime Minutes
- IN Calling Minutes and Coverage Area
 - Night & Weekend Minutes and Hours
 - Per-Minute Rate After Allowance
 - Home Rate and Coverage Area
- Benefits of, and additional charges for, Included Features and Optional Services, including insurance
- Getting Started (pages 3-7)
 - How to Set Up and Listen to Voice Mail
 - Manage Your Account with My Account
 - "How To" Quick Guide
- Customer Agreement Terms & Conditions (pages 8-13)
 - Minimum Term
 - Early Termination Fee
 - Deposit Requirements (if applicable)
 - What to Expect on Your First Bill
 - A full month of access charges for your calling plan, billed in advance
 - Prorated access charges for a partial month of service, from date of activation through first billing cycle date
 - Applicable taxes, surcharges and fees
- Wireless Safety & Assistance (pages 14-15)
- Return & Exchange Policy (pages 15-17)
 - Return Form (see back panel)